

# HSA Investment Options

Health Savings Account Mutual Fund Options ::

	Symbol	Resource Links		YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio*
Large Value										
BlackRock Equity Dividend INV A	MDDVX	P	M	5.56%	11.19%	15.20%	11.21%	9.72%	10.17%	0.98
Load Waived: Normal Load 5.25%										
Large Growth										
Franklin Growth A	FKGRX	P	M	29.4%	29.4%	14.0%	18.0%	8.4%	10.2%	0.96
Load Waived: Normal Load 5.75%										
Large Blend										
American Fds Invmt. Co of America F1	AICFX	P	M	6.79%	13.34%	15.67%	12.23%	10.70%	7.34%	0.68
No Load										
Vanguard 500 Index Admiral	VFIAX	P	M	10.53%	17.87%	17.27%	13.91%	11.95%	6.45%	0.04
No Load										
Mid-Cap Blend										
Dreyfus Opportunistic Mid Cap Value	DMCVX	P	M	5.12%	12.06%	13.39%	9.16%	12.86%	12.33%	1.17
Load Waived: Normal Load 5.75%										
Vanguard Mid Cap Index Admiral	VIMAX	P	M	7.37%	13.42%	13.78%	11.66%	12.42%	10.24%	0.05
No Load										
Small Growth										
Janus Henderson Venture A	JVTAX	P	M	17.20%	21.83%	17.93%	12.91%	14.80%	13.62%	1.03
Load Waived: Normal Load 5.75%										
Small Blend										
PIMCO StocksPLUS Small Institutional	PSCSX	P	M	11.66%	15.20%	19.67%	12.192%	15.48%	11.81%	0.79
No Load										
Vanguard Small Cap Index Adm	VSMAX	P	M	11.04%	16.70%	16.34%	11.48%	12.36%	9.64%	0.05
No Load										
World Large Stock										
American Fds New Perspective F1	NPFFX	P	M	8.44%	13.40%	14.92%	10.87%	10.50%	8.45%	0.83
No Load										
Real Estate										
Cohen & Steers Real Estate Securities A	CSEIX	P	M	2.12%	4.98%	8.58%	11.02%	9.29%	9.35%	1.15
Load Waived: Normal Load 4.50%										
Intermediate-Term Bond										
PIMCO Total Return Instl	PTTRX	P	M	-1.62%	-1.52%	2.16%	2.27%	5.08%	7.09%	0.55
No Load										
Loomis Sayles Core Plus Bond A	NEFRX	P	M	-0.86%	-0.27%	3.42%	2.86%	6.12%	6.87%	0.73
Load Waived; Normal Load 4.25%										
High Yield Bond										
Franklin High Income <sup>2</sup>	FHAIX	P	M	2.56%	2.48%	8.00%	3.86%	7.79%	7.60%	0.76
Load Waived: Normal Load 4.25%										
Allocation – 30% to 50% Equity										
MFS Conservative Allocation <sup>3</sup>	MACFX	P	M	2.35%	4.74%	6.59%	4.90%	6.48%	5.70%	0.91
Load Waived: Normal Load 5.75%										



**NueSynergy**  
Customer Focused • Technology Driven

# HSA Investment Options

	Symbol	Resourced Links		YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio*
Allocation – 50% to 70%										
MFS Moderate Allocation A Load Waived: Normal Load 5.75%	MAMAX	P	M	3.95%	7.52%	9.07%	6.48%	7.72%	6.79%	0.96
Allocation – 70% to 85%										
MFS Growth Allocation A Load Waived: Normal Load 5.75%	MAGWX	P	M	5.60%	10.27%	11.65%	8.01%	8.80%	7.71%	1.02
Money Market – Taxable										
PIMCO Government Money Market Instl No Load	PGYXX	P	M	1.22%	1.49%	N/A	N/A	N/A	0.94%	0.18
Foreign Large Blend										
Vanguard Total Intl Stock Index Inv No Load	VGTSX	P	M	-3.11%	1.54%	9.88%	4.40%	5.12%	4.81%	0.17

Source: Morningstar Per prospectus, the mutual fund may pay a 12b-1 distribution fee to the broker dealer <sup>1</sup>0.10%, <sup>2</sup>0.15%, <sup>3</sup>0.25% annually.

\* Gross Expense Ratio Disclosure: Example Expense Ratio of 0.66% would result in \$1,000 invested = \$6.60 annual expense

**Resource Links:** [P - Prospectus](#) [M - Morningstar](#)

**IMPORTANT INFORMATION.** NueSynergy is not a registered investment advisor and as such cannot provide investment advice. Self-directed investments are the sole responsibility of the account-owner. Carefully weigh the advantages and disadvantages of investing your HSA funds before doing so. Investment products are not federally-insured; may lose value and are not a deposit account. Investment accounts are not obligations of the bank and are not guaranteed.

Performance data and ratings represent past performance and are not guaranteed of future results. Investment returns and principal value will fluctuate and investor's shares, when sold, may be worth less than their original cost. Investment losses which are replaced are subject to annual contribution limits of the HSA.

Before you invest in any particular mutual fund, you should carefully review the fund's prospectus and consider its objectives, associated risks and any other fees or expenses that may apply. Investing entails the risk of loss of principal. You can find a fund's prospectus link (P) on this worksheet. The mutual fund performance data quoted represent past performance, which is not guarantee of future results. Current performance may be higher or lower than the performance data quoted. Investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be more or less than their original cost. An investment in a money market fund is not insured by the FDIC or any other government agency. Although money market funds seek to preserve capital, it is possible to lose money by investing in these funds. All mutual funds are purchased at NAV without a front end load. Each fund company may charge a short-term redemption fee if held for less than the timeframe listed in the prospectus.